

IN THE CLAIMS:

Please cancel claims 2, 4, 9, 12 and 14, amend claims 1, 3, 5-8, 10, 11 and 13 and add new claims 15-43, as follows:

1. (Currently amended) A method for instantly issuing a credit card using a central computing platform and a remote dispensing apparatus, the method comprising-
~~the steps of:~~

receiving a credit card application from an applicant at a remote location;
instantly decisioning the credit card application;

if declined:

instantly notifying the applicant at the remote location; and

if approved:

determining whether a security deposit is necessary, based on the application;

receiving a security deposit at the remote location, if it is determined that the security deposit is necessary; and

instantly dispensing the credit card using the remote dispensing apparatus at the remote location, after the security deposit, if determined necessary, has been received.

2. (Canceled)

3. (Currently amended) The method of claim 1, wherein ~~the step of instantly decisioning the credit card application further~~ determining whether a security deposit is necessary includes ~~the step of:~~ evaluating the credit worthiness of the applicant.

4. (Canceled)

5. (Currently amended) The method of claim ~~[[4]]~~ 1, ~~wherein the step of instantly decisioning the credit card application further includes the step of including:~~
tracking security deposit information concerning the applicant, ~~where the need for a security deposit is determined if it is determined that the security deposit is~~
necessary.

6. (Currently amended) The method of claim 1, ~~wherein the step of instantly dispensing the credit card using the remote dispensing device~~ apparatus further includes ~~the step of:~~
receiving an embossing record from the central computing platform.

7. (Currently amended) The method of claim 6, ~~wherein the step of instantly dispensing the credit card using the remote dispensing device~~ apparatus further includes ~~the step of:~~
embossing the information contained in the embossing record on the credit card.

8. (Currently amended) A system for instantly issuing a credit card ~~having~~,
comprising:

means for receiving a credit card application from an applicant at a remote location;

means for instantly decisioning the credit card application;

~~if declined:~~

means for instantly notifying the applicant if the application is declined;

and

~~if approved:~~

means for determining whether a security deposit is necessary, based on the application;

means for receiving a security deposit at the remote location, if it is determined that the security deposit is needed; and

means for instantly dispensing the credit card at the remote location, if the application has been approved and after the security deposit, if determined necessary, has been received.

9. (Canceled)

10. (Currently amended) An apparatus for remotely dispensing credit cards, comprising:

an input device for receiving an application from an applicant at a remote location;

~~a security deposit acceptor;~~

~~a remote dispensing module, wherein the remote dispensing module communicates with a central real-time decisioning platform~~ for receiving an indication of whether the application is approved and an indication of whether a security deposit is necessary;

a security deposit acceptor for accepting the security deposit at the remote location, if the remote dispensing module receives an indication that the security deposit is necessary; and

a credit card dispenser for dispensing a credit card at the remote location if the remote dispensing module receives an indication that the application is approved and after the security deposit, if determined necessary, has been accepted; and

~~a display.~~

11. (Currently amended) A system for remotely dispensing credit cards,
comprising:

means for receiving a credit card application from a customer located at a
remote location

means for receiving an indication of whether the applicant is approved and
an indication of whether a security deposit is necessary;

means for receiving the security deposit at the remote location, if the
receiving means receives an indication that the security deposit is necessary

~~means for instantly decisioning the credit card application; means for
communicating the credit card application to the means for instantly decisioning
the credit card application; and~~

means for [[remotely]] dispensing a credit card at the remote location if the
receiving means receives an indication that the application is approved and after
the security deposit, if determined necessary, has been received.

12. (Canceled)

13. (Currently amended) A computer-readable medium containing instructions corresponding to a method for instantly issuing a credit card using a central computing platform and a remote dispensing apparatus, the method comprising the steps of:

receiving a credit card application from an applicant at a remote location;
instantly decisioning the credit card application;

if declined:

instantly notifying the applicant at the remote location; and

if approved:

determining whether a security deposit is necessary, based on the application;

receiving a security deposit at the remote location, if it is determined that the security deposit is necessary; and

instantly dispensing the credit card using the remote dispensing apparatus at the remote location, after the security deposit, if determined necessary, has been received.

14. (Canceled)

15. (New) The system of claim 8, wherein the determining means includes means for evaluating the credit worthiness of the applicant.

16. (New) The computer-readable medium of claim 13, wherein determining whether a security deposit is necessary includes evaluating the credit worthiness of the applicant.

17. (New) The method of claim 1, wherein receiving a security deposit includes receiving at least one of currency, a funds transfer, or a check at the remote location.

18. (New) The system of claim 8, wherein the means for receiving a security deposit includes means for receiving at least one of currency, a funds transfer, or a check at the remote location.

19. (New) The apparatus of claim 10, wherein the security deposit acceptor accepts at least one of currency, a funds transfer, or a check at the remote location.

20. (New) The system of claim 11, wherein the means for receiving the security deposit includes means for receiving at least one of currency, a funds transfer, or a check at the remote location.

21. (New) The computer-readable medium of claim 13, wherein receiving a security deposit includes receiving at least one of currency, a funds transfer, or a check at the remote location.

22. (New) The system of claim 8, further including means for tracking security deposit information concerning the applicant, if it is determined that the security deposit is necessary.

23. (New) The apparatus of claim 10, further including a security deposit tracker for tracking security deposit information concerning the applicant, if it is determined that the security deposit is necessary.

24. (New) The system of claim 11, further including means for tracking security deposit information concerning the applicant, if it is determined that the security deposit is necessary.

25. (New) The computer-readable medium of claim 13, the method further including tracking security deposit information concerning the applicant, if it is determined that the security deposit is necessary.

26. (New) The method of claim 1, wherein instantly decisioning the application comprises decisioning the application in real-time.

27. (New) The system of claim 8, wherein the means for instantly decisioning the application comprises means for decisioning the application in real-time.

28. (New) The computer-readable medium of claim 13, wherein instantly decisioning the application comprises decisioning the application in real-time.

29. (New) The method of claim 1, wherein instantly notifying the applicant comprises notifying the applicant in real-time.

30. (New) The system of claim 8, wherein the means for instantly notifying the applicant comprises means for notifying the applicant in real-time.

31. (New) The computer-readable medium of claim 13, wherein instantly notifying the applicant comprises notifying the applicant in real-time.

32. (New) The method of claim 1, wherein instantly dispensing the credit card comprises dispensing the credit card when the application is processed and the credit card is embossed.

33. (New) The system of claim 8, wherein the means for instantly dispensing the credit card comprises means for dispensing the credit card when the application is processed and the credit card is embossed.

34. (New) The computer-readable medium of claim 13, wherein instantly dispensing the credit card comprises dispensing the credit card when the application is processed and the credit card is embossed.

35. (New) The method of claim 1, wherein instantly decisioning the application comprises decisioning the application upon receiving the application.

36. (New) The system of claim 8, wherein the means for instantly decisioning the application comprises means for decisioning the application upon receiving the application.

37. (New) The computer-readable medium of claim 13, wherein instantly decisioning the application comprises decisioning the application upon receiving the application.

38. (New) The method of claim 1, wherein instantly notifying the applicant comprises notifying the applicant upon decisioning the application.

39. (New) The system of claim 8, wherein the means for instantly notifying the applicant comprises means for notifying the applicant upon decisioning the application.

40. (New) The computer-readable medium of claim 13, wherein instantly notifying the applicant comprises notifying the applicant upon decisioning the application.

41. (New) The method of claim 1, wherein instantly dispensing the credit card comprises dispensing the credit card upon approval of the application and receipt of the security deposit, if determined necessary.

42. (New) The system of claim 8, wherein the means for instantly dispensing the credit card comprises means for dispensing the credit card upon approval of the application and receipt of the security deposit, if determined necessary.

43. (New) The computer-readable medium of claim 13, wherein instantly dispensing the credit card comprises dispensing the credit card upon approval of the application and receipt of the security deposit, if determined necessary.